

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: MICHELLE L GARZA § Case No.: 09-25881  
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§ Debtor(s) §

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/17/2009.
- 2) This case was confirmed on 10/05/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 01/24/2011.
- 6) Number of months from filing to the last payment: 18
- 7) Number of months case was pending: 21
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 5,901.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 9,127.00
Less amount refunded to debtor	\$ 558.00
<b>NET RECEIPTS</b>	<b>\$ 8,569.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 259.75
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 542.00
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** \$ 801.75

Attorney fees paid and disclosed by debtor	\$ 232.00
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**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
AES/SLM ECFC	UNSECURED	5,003.00		NA	.00	.00
AES/SLM ECFC	UNSECURED	3,212.00		NA	.00	.00
AES/WACHOVIA	UNSECURED	1,313.00		NA	.00	.00
AES/WACHOVIA	UNSECURED	588.00		NA	.00	.00
APPLIED BANK	UNSECURED	1,002.00	1,002.21	1,002.21	.00	.00
CAPITAL ONE	UNSECURED	368.00		NA	.00	.00
CAPITAL ONE	UNSECURED	249.00		NA	.00	.00
CCO MORTGAGE CORP	UNSECURED	204,197.00		NA	.00	.00
CHASE BANK USA	UNSECURED	.00		NA	.00	.00
CHILDRENS PLACE	UNSECURED	.00		NA	.00	.00
CITIBANK USA	UNSECURED	.00		NA	.00	.00
CITY OF CHICAGO DEPT	UNSECURED	100.00	292.80	292.80	.00	.00
COLUMBIA HOUSE DVD C	UNSECURED	57.00		NA	.00	.00
DEVON FINANCIAL/PAYD	UNSECURED	2,000.00	1,682.90	1,682.90	.00	.00
EAST SIDE DENTAL	UNSECURED	450.00	457.00	457.00	.00	.00
FASHION BUG/SOANB	UNSECURED	.00		NA	.00	.00
FIRST NATIONAL BANK	UNSECURED	847.00		NA	.00	.00
PREMIER BANK CARD	UNSECURED	485.00	485.44	485.44	.00	.00
GEMB/JC PENNY	UNSECURED	.00		NA	.00	.00
GREAT AMERICAN FINAN	UNSECURED	1,314.00	1,111.78	1,111.78	.00	.00
GREAT AMERICAN FINAN	UNSECURED	.00		NA	.00	.00
GREAT AMERICAN FINAN	UNSECURED	1,300.00		NA	.00	.00
HOUSEHOLD ORCHARD	UNSECURED	.00		NA	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
HSBC BANK	UNSECURED	.00	NA	NA	.00	.00
HSBC CARD SERVICES L	UNSECURED	746.00	NA	NA	.00	.00
MARIN	UNSECURED	983.00	NA	NA	.00	.00
PAYDAY LOAN STORE	UNSECURED	550.00	NA	NA	.00	.00
PEOPLES GAS	UNSECURED	152.00	NA	NA	.00	.00
RUSH UNIVERSITY MEDI	UNSECURED	100.00	NA	NA	.00	.00
SEVENTH AVENUE	UNSECURED	57.00	NA	NA	.00	.00
TRINITY HOSPITAL	UNSECURED	250.00	NA	NA	.00	.00
TRINITY HOSPITAL	UNSECURED	250.00	NA	NA	.00	.00
TRINITY HOSPITAL	UNSECURED	.00	NA	NA	.00	.00
US BANK NA	UNSECURED	.00	NA	NA	.00	.00
WACHOVIA EDUCATION F	UNSECURED	.00	NA	NA	.00	.00
WACHOVIA EDUCATION F	UNSECURED	.00	NA	NA	.00	.00
WACHOVIA EDUCATION F	UNSECURED	.00	NA	NA	.00	.00
WACHOVIA EDUCATION F	UNSECURED	.00	NA	NA	.00	.00
WACHOVIA EDUCATION F	UNSECURED	.00	NA	NA	.00	.00
WACHOVIA EDUCATION F	UNSECURED	.00	NA	NA	.00	.00
WFNNB/DRESS BARN	UNSECURED	.00	NA	NA	.00	.00
WFNNB/TSA	UNSECURED	.00	NA	NA	.00	.00
LYDIA MUÑOZ	OTHER	.00	NA	NA	.00	.00
FORD MOTOR CREDIT	SECURED	.00	.00	.00	.00	.00
FORD MOTOR CREDIT	OTHER	.00	NA	NA	.00	.00
TOYOTA MOTOR CREDIT	SECURED	10,000.00	20,395.02	20,241.54	6,331.20	1,436.05
TOYOTA MOTOR CREDIT	UNSECURED	10,241.54	.00	153.48	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	627.92	473.01	473.01	.00	.00
LVNV FUNDING	UNSECURED	.00	990.91	990.91	.00	.00
THE SWISS COLONY	UNSECURED	.00	243.31	243.31	.00	.00
ILLINOIS STUDENT LOA	UNSECURED	.00	10,294.00	10,294.00	.00	.00
AMERICASH LOANS LLC	UNSECURED	NA	370.41	370.41	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	NA	234.29	234.29	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	20,241.54	6,331.20	1,436.05
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	<b>20,241.54</b>	<b>6,331.20</b>	<b>1,436.05</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
<b>TOTAL PRIORITY:</b>	<b>.00</b>	<b>.00</b>	<b>.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>17,791.54</b>	<b>.00</b>	<b>.00</b>

**Disbursements:**

Expenses of Administration	\$ 801.75
Disbursements to Creditors	\$ 7,767.25

**TOTAL DISBURSEMENTS:** \$ 8,569.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/27/2011

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT :** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320.4(a)(2) applies.